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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson, et al.

Art Unit: 2121

Serial No.: 09/737,039

Examiner:

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For: METHODS AN

METHODS AND SYSTEMS

FOR OPTIMIZING RETURN AND PRESENT VALUE

CERTIFICATE OF MAILING

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PRELIMINARY AMENDMENT

Hon. Assistant Commissioner for Patents Washington, D.C. 20231

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APR 1 2 2001

Please amend the present patent application as set forth below.

Technology Center 2600

IN THE DRAWINGS

On sheet 9 of the drawings, please delete "Figure 9" and substitute therefor "FIG. 14".

Remarks

Please enter the foregoing preliminary amendment prior to examination of the present application.

Applicants erroneously submitted two Figures labeled with the legend "Figure 9". Specifically, Applicants mislabeled drawing sheet 9 as "Figure 9" instead of "FIG. 14". Submitted herewith is a request for approval of drawing changes. Sheet 9 of the drawings has